

## CLAIMS:

1. A method of processing coded information in respect of a transaction by a user and a provider, the user being a user of a mobile phone with a search template, which phone is connectable to an SMS server, which in turn is connectable to the Internet; the provider having a GSM device connectable to a GSM terminal and to the Internet; each user having a unique identification number ("UIN") for use in transactions; each provider having a unique identification number for use in transactions; wherein the method comprises the steps of

the user uses the search template to send the provider UIN and the user security number to the SMS server;

the SMS server confirms the validity of the provider UIN to the user by sending a secure acknowledgement in the form of an SMS signal readable on a mobile phone using the search template, and displayable to the provider;

the provider forwards the secure acknowledgement SMS to the SMS server;

the SMS server effects the completion of the transaction by directing an entry to specified records indicating the consideration offered the user for the transaction;

the SMS server sends a secure acknowledgement to the provider and the user, said acknowledgement being an SMS signal capable of being read through a search template on the mobile phone and by the GSM device, wherein

said template is in the form of a search index capable of carrying pre-determined information and coding instruction and being both capable of use for composing an alphanumeric message for broadcast, and capable of use for interpreting a received message, by the user, said message being transmitted through a mobile phone network and the SMS server.

2. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 1 wherein the GSM device is selected from: a mobile phone, a POS (Point Of Sales) system device, a cellular phone with chatboard, and a cellular phone with keyboard.

3. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 2 wherein the SMS signals are also in a human readable format, which is selected from: a facsimile transmission message and an email message.

4. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 2 wherein said GSM device is connectable to an unstructured supplementary services data (USSD) system; which system is used in the transmission of the SMS messages.

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5. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 2 wherein said GSM device is connectable to a printer for a printed copy of any instructions, and any transaction.

6. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 1 wherein the provider is selected from the group consisting of: a provider of goods, a retailer, a provider of services, a bank, and a combination thereof; the user is a customer; and the transaction is selected from: the purchase of goods, the purchase of services, use of customer loyalty coupons, issue of customer loyalty coupons; and a combination thereof.

7. A method of processing coded information in respect of a transaction by a customer and a merchant as claimed in claim 4 wherein the SMS server is connectable to at least a clearing house which is selected from: a security clearing house, a financial institution bank; a credit transfer facility; wherein the specified records in respect of which an entry is to be made to effect the completion of the transfer are contained at least one of said clearing houses.

8. A method of processing coded information in respect of a transaction by a customer and a merchant as claimed in claim 7 wherein the records altered to complete the transaction are selected from:

e-coupon records of the customer and e-coupon records of the merchant;

a credit card of the customer, and account of the merchant;

a bank account of the customer and of the merchant;

redemption of tickets from a competition;

entries in the records of a bonus point loyalty scheme;

and a combination of these.

9. A method of processing coded information in respect of a transaction by a customer and a merchant as claimed in claim 8 wherein said GSM device is further connectable to a data storage medium, display  
5 device and programmable means of the merchant, said data storage device and programmable means being programmed to receive information on each transaction of the merchant, and whereby the programmable means is operable to display selections of information on the display device; which are selected from:

number, type and value of total sales in a given period of time;

number, type and value of specified types of sales in a given period of time;

number, type and value of bonus points generated and redeemed in a given period of time;

number, type and value of coupons dispensed and redeemed in a given period of time and

a combination of these

10. A method of processing coded information in respect of a transaction by a customer and a merchant as claimed in claim 7 wherein said template is programmable to display summary information from a clearing house, said information being in respect of the user's account with the clearing house, and the information relating to the transactions of the customer for a specified period of time.

11. A method of processing coded information in respect of a transaction by a customer and a merchant  
20 as claimed in claim 2 wherein said transaction is a part of a customer loyalty scheme which scheme includes the issue and redemption of coupons for activities selected from: lucky dips; bonus; chance selection for rewards; purchase incentives; the issue of and a combination thereof.

12. A method of processing coded information in respect of a transaction by a user and a provider as  
25 claimed in claim 1 wherein said provider is club selected from a social club, a sports club, a hobby club; and said user is a member of said club; and wherein said transaction includes a club activity.

13. A method of processing coded information in respect of a transaction by a user and a provider as

claimed in claim 1 wherein said provider is an advertiser of accommodation; said user is a seeker of accommodation; and said transaction includes information relating to said accommodation.

14. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 1 wherein said provider is a game organiser; said user is a remote participant in a game and each transaction is a move in accordance with the rules of the game.

15. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 14 wherein said game is a game broadcast live.

16. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 1 wherein said provider is a receiver and sender of email messages; said user is a sender and receiver of email messages and the transaction is an email message.

17. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 16 wherein said email messages are broadcast messages from the provider to at least one user.

18. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 16 wherein said email messages incorporate at least one of the following: a facsimile message; a greeting card; a post card capable of electronic sending; and a combination thereof.

19. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 16 wherein said provider is an employer and the user is an employee of the employer.

20. A method of processing coded information in respect of a transaction by a user and a provider as claimed in claim 19 wherein said transactions contains information on a topic selected from: employer information for employees, employee location; employee current tasks; employee future tasks; medical information for the employer from the employee; management schedules; information update on employee tasks; and a combination thereof.